November, 1991. During these searches, the following assets were seized:—

(Rs. in lakhs)

Assets	Seizure
1. Cash	16.85
2. Jewellery	76.05
3. Other assets	
(a) Demand Drafts	40.00
(b) Share Certificates	107.92
(c) Silver articles	1.59
TOTAL:	149.51
G. TOTAL:	242.41

(d) Scrutiny of documents seized and follow up action as called for under the Income-tax Act have been taken up.

United Bank of India's Failure to Open New Branches in North-Eastern Zone

1939. SHRI DAVID LEDGER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the United Bank of India has failed to open new branches in the North-Eastern Zone despite Reserve Bank of India's instructions; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Under Branch Licensing Policy 1985-90 Reserve Bank of India (RBI) has allotted 79 rural and semi-urban centres to United Bank of India for opening branches in the North-Eastern region and the bank had opened offices at 65 centres. Thus, it would be not correct to state that United Bank of India has failed to open branches in the North-Eastern region. However, the banks do face difficulties in opening branches due to lack of basic infrastructural facilities like non-availability of suitable premises, all weather road and communication facilities at the allotted centres.

Functioning of Zonal Office of United Bank of India at Guwahati

1940. SHRI DAVID LEDGER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the zonal office of the United Bank of India at Guwahati has failed to fulfil its objectives due to the apathetic attitude of the bank's headquarters at Calcutta as a result of which the industrial relations of the Bank are suffering; and

(b) if so, what steps are being taken to improve the situation and restore the credibility of the bank and the confidence of the employees?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) United Bank of India have reported that the Zonal Office of the Bank at Guwahati is functioning as a focal point of control. The working of the Zonal Office at Guwahati, like other zonal Offices, is reviewed by the Head Office every quarter and remedial action as warranted is taken. The bank has further reported that there is some shortage of staff in the North Eastern Zone mainly because of certain difficulties in posting personnel to that Zone from other Zones. However, efforts are being made to sort out these difficulties.

Extension of Agricultural and Rural Debt Relief Scheme, 1990

1941. SHRI VITHALBHAI M. PATEL: Will the Minister of FINANCE be pleased to state:

(a) what is the number of farmers who have got benefit under the Agricultural and Rural Debt Relief Scheme, 1990, in different States of the country;

(b) whether it is a fact that Government have received proposal to give benefit of the scheme to the SC/ST members who have borrowed from Nationalised Banks through Corporation;

(c) whether Government also propose to give benefit of the Scheme to the borrowers who have paid their dues regularly;

(d) how much amount has been released to the State of Gujarat;

(e) whether the Central Government

have received a proposal from Government of Gujarat for extension of the period of repayment of loan granted to the State Government under the Scheme; and

(f) if so, what action has been taken by the Central Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Under the Agricultural and Rural Debt Relief (ARDR) Scheme, 1990, as on 24.2.1992, a total number of 315.16 lakhs beneficiaries have been extended debt relief to the extent of Rs. 7714.14 crores all over the country.

(b) and (c) A request was received from the Government of Gujarat in September, 1990 that the ARDR Scheme may be extended to Scheduled Castes, Scheduled Tribes and Backward Classes who have taken loans from State Government agencies like the Scheduled Castes & Scheduled Tribes Development Corporations, Backward Classes Boards, etc. The ARDR Scheme was formulated by Government of India for providing debt relief to farmers, artisans and weavers who have taken loans from public sector banks and regional rural banks only. The State Governments have formulated similar schemes for cooperative banks. Scheduled Caste/ Scheduled Tribes borrowers who are farmers, weavers and artisans are eligible for debt relief under the scheme. The objective of the ARDR Scheme was to provide debt relief to all farmers, landless labourers, weavers and rural artisans who had been subjected to distress and hardships and whose economic condition had been impaired and therefore were not in a position to repay the loans taken from banks.

(d) As on 1.2.1992, a total sum of Rs. 214.81 crores was sanctioned and released to the cooperatives in the State of Gujarat under the ARDR Scheme. The Scheme, which was put on operation w.e.f. May 15, 1990 has since come to a close on March 31, 1991.

(e) and (f) Yes, Sir. A request was received from the State Govt. of Gujarat seeking extension of the period of repayment of the loans beyond the stipulated period of three years. The proposal was, however, not agreed to by the Reserve Bank of India as the terms of the loans were already concessional.

Foreign Exchange Department of State Bank of India

1942. PROF. SAURIN BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Foreign Exchange Department of the State Bank of India was entrusted with all aspects of foreign exchange matter;

(b) whether, it is also a fact that some of the functions carried on by Foreign Exchange Department from its inception, viz., Final Foreign Exchange rate quotation (Break even), Project Calculation and Cover Operations have been entrusted to other departments;

(c) whether such a change would affect Bank's profitability; and

(d) if so, whether these activities would be restored to Foreign Exchange Department in Calcutta?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) The information is being collected and will be laid on the Table of the House.

Shifting of Foreign Exchange Department of SBI from Calcutta

1943. PROF. SAURIN BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) whether the Central Government and the State Bank of India Management Committee in 1987, not to shift Foreign Exchange Department from Calcutta;

(b) if so, whether the decentralisation of certain functions of the Foreign Exchange Department in Calcutta is in contravention to the commitment; and

(c) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (A) State Bank of India (SBI) have reported that there is no proposal to shift the foreign exchange department from Calcutta.

(b) and (c) Do not arise.